

CONSUMER ALERT!
TEST PREP SCAMS
2002

A major pattern of abuse has been identified across military installations within the United States, which uses the College Level Examination Program (CLEP) name by unscrupulous salespersons to sell "so-called" test preparation materials. These salesmen target military bases by scouring the East Coast during one year, then moving to the central United States, finally ending up at installations on the West Coast or overseas. Some set up tables at the Base Exchange, claiming they are authorized to sell encyclopedias and educational materials in the Navy Exchange and AAFES (Army/Air Force Exchange System); some claim to be from the base education center and make appointments in the member's home. The extreme mobility of both military members and military attorneys allows these sales companies to move around the country, change names, and operate until they are once again exposed and banned from the installation. Once this occurs, the companies simply move to a different region of the country.

A central theme of these unscrupulous agents lies in their continuous promise that they are selling CLEP home-study kits, which will prepare individuals for the CLEP test. Unfortunately, these study materials are inadequate for preparation and the claims made by these agents are patently false. Some study packages include encyclopedias, which are not necessary. To make matters worse, the materials often cost as much as \$3900. Some companies tell the Service members they can use TA or GI Bill benefits, which is not accurate. Contracts are normally written with a down payment, i.e., \$75, and the remainder in monthly payments of \$75 -\$80. When the Service members realize they have been cheated, they are told that they are obligated to reimburse or threatened with destruction of their credit rating.

Often the test preparation company and the lending party are in close alliance (or one in the same) and purposely intimidating. The companies promise quick, easy fixes to getting a degree through testing. Some include information on specific schools with External Degree Programs, such as Thomas Edison State College, Excelsior College and Charter Oak College, or imply that they represent one of these schools. Their sales materials may even include a sample diploma from one of these schools. Claiming they are affiliated with a specific school can create a negative public attitude toward the school. There are a variety of free or low-cost alternatives for acquiring needed study references for CLEP and other credit-by-exam programs. CLEP Sample Tests are distributed to all DANTES Test Centers, available for Test Control Officers to download from the DANTES website, and are available free to any Service member. DSST (DANTES Subject Standardized Tests) and ECE (Excelsior College Exams) study materials are available to anyone on the DANTES web site at <http://voled.doded.mil/dantes/exam/index.htm>. Service members can also obtain used textbooks at a college bookstore or college textbooks at base or local libraries.

When a military member has been induced by fraud or mistake to enter into a contract, that party may have the contract set aside and seek restitution of those benefits lost by the transaction. Service members should see their base Education Counselor or Financial Advisor before signing anything. If they feel they have been misled into signing a fraudulent contract, they should contact their base legal office. If the company is selling CLEP preparation materials, alert the College Board, Mr. Jeff Hiller, 212-713-8064 or E-mail him at jhiller@collegeboard.org. Also, the Federal Trade Commission (FTC) is interested in companies who sell using unfair or deceptive practices. The FTC monitors predatory scams and frauds nationally. The member can file a complaint online at www.ftc.gov. Remember, if the offer from a company sounds too good to be true, it usually is!